

Are specialists in insuring **blocks of flats and apartments, mixed use properties** and the people that own, manage and live in them. Using our specialist experience and knowledge, we have developed a range of comprehensive and specialist insurance from leading FSA registered insurers with **competitive premiums**.

Any questions about your insurance arrangements? Our team look forward to hearing from you on **01268 858058** or via email at **apartments@brevent.co.uk**

Comprehensive blocks of flats and apartments buildings insurance* at competitive premiums

Using our experience, Brevent Insurance has worked with **Allianz** to shape a comprehensive policy that meets the needs of **Property Owners, Resident Management Companies** and others that need to insure **purpose built and converted apartments and flats at a very competitive price**.

Within our standard policy we have reflected the common needs of the modern apartments landscape including the requirements of 'buy to let' mortgage providers and investors.

We believe our policy is probably the most comprehensive policy available with a wide range of covers as standard which others often class as 'add on' options.

Please refer to our website to access a summary and the full policy document.

Standard Policy Features*

- Cover provided on "All Risk Basis"
- Accidental damage
- Loss or damage to communal contents
- Grounds, roads, small buildings, fences, etc
- 'Buy to Let' investors covered
- Unoccupied apartments (subject to regular checks)
- Landlord's fixtures and fittings
- Automatic 50% uplift in insured cover over rebuild value
- Automatic note of interest for Freeholder, Mortgagee's, etc
- Alternative accommodation
- £10M Employers Liability cover (£5m Terrorism cover for EL & POL)
- £10M Property Owners Liability cover
- Professional fees covered for reinstating or repairing the property
- Trace & Access, Loss of metered water and fuel oil **PLUS MUCH MORE**

We aim to beat your insurance renewal by at least **10%** and seek best value premiums at all times for you

For our customers protection and piece of mind we only offer FSA registered insurer policies with Financial Services Compensation Scheme (FSCS) protection for policyholders

Resident Director & Officer Insurance*



Residents Management Company & Association entity cover as standard
Our specialist policy provides financial and legal protection for Resident Directors and unusually the Residents Management Company or Residents Association itself.

Apartments Emergency Assistance 24*



Emergency Assistance 24/365 for just **73p** per week per apartment for **24 hour** emergency assistance with expert phone advice and emergency contractors available. This insurance service also covers the first **£250** of repairs for individual apartment emergencies and up to **£10,000** for certain communal repairs.*

Engineering Inspection & Lift Insurance*



Statutory Engineering Inspections
Ensure you meet your statutory duties with our Lift, plant and engineering equipment inspections and breakdown insurance from as little as **£5** per lift per week.

Resident Directors & Managing Agents

Are your leaseholders really getting a fair deal on insurance?

Call us on **01268 858083** for a free **no obligation review** and we'll provide you with information to help you to make up your own mind.

If you find out that you may not be getting a fair deal, we'll be happy to explain the options open to you.

The Brevent Insurance Difference...

Independent, Fair Premiums & Property Expertise

Brevent Insurance is an independent property insurance specialist NOT a property company's in-house insurance business.

We specialise in arranging insurance for a wide range of properties from individual 'buy to let' houses to city centre apartment blocks with attached commercial premises and everything in between.

Our team are probably unique in their level of understanding of the legislation that surrounds property insurance and the obligations of Leaseholders, Freeholders, Residents Management Companies and Associations.

We aim to ensure our policyholders are treated fairly.

Brevent Insurance Services Limited is authorised and regulated by the FSA
*Please refer to policy summaries for details and limits of the cover provided

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